

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-27250-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert M. Morace  
413 Erynn Road  
Wenonah, NJ 08090

Social Security No.:

xxx-xx-4443

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 14, 2023

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Robert M. Morace  
Debtor

Case No. 17-27250-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Mar 14, 2023

User: admin  
Form ID: cscnods

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| +++    | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).  |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Robert M. Morace, 413 Eryn Road, Wenonah, NJ 08090-1609  |
| cr        | + Lakes at Bankbridge Homeowners Association, Inc., c/o Pinnacle Realty Services, 151 Fries Mill Road, Unit 502, Turnersville, NJ 08012-2016 |
| 517029247 | + Dawn Morace, 413 Eryn Road, Wenonah, NJ 08090-1609   |
| 517029248 | Ditech, PO Box 6172, Rapid City, SD 57709-6172   |
| 517117554 | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  |
| 517029249 | + Friedberg Eye Assoc, 661 N Broad St, Woodbury, NJ 08096-1621   |
| 518466411 | Lakes at Bankbridge, Chester A. Luszcz Esquire, 429 White Horse Pike, Haddon Heights, NJ 08035   |
| 517029251 | + Lakes at Bankbridge HOA, Atten: Douglas Baker, Esq, 236 Pine Valley Lane, Sewell, NJ 08080-1108  |
| 517029250 | +++ Lakes at Bankbridge HOA, c/o Realty Solutions, LLC., 415 S. White Horse Pike Suite 2, Audubon, NJ 08106-1310                             |
| 517029253 | + South Jersey Gas, 142 South Main Street, Hammonton, NJ 08037-8926  |
| 517029256 | + Virtua Summit Surgical, Atten: Apex Asset Mgmt., LLC, PO Box 5407, Lancaster, PA 17606-5407  |
| 517029257 | + West Jersey Anesthesia Assoc, Atten: Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150                                   |

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Mar 14 2023 20:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Mar 14 2023 20:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519258315 | + Email/PDF: acg.acg.ebn@aisinfo.com        | Mar 14 2023 20:51:09 | Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                             |
| 517078622 | Email/Text: ally@ebn.phinsolutions.com      | Mar 14 2023 20:36:00 | Ally Financial, PO Box 130424, Roseville, MN 55113-0004  |
| 517029243 | + Email/Text: ally@ebn.phinsolutions.com    | Mar 14 2023 20:36:00 | Ally Financial, PO Box 380901, Lewiston, ME 55438-0901   |
| 517029244 | + Email/Text: bankruptcy@pepcoholdings.com  | Mar 14 2023 20:36:00 | Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610  |
| 517063701 | + Email/Text: bankruptcy@pepcoholdings.com  | Mar 14 2023 20:36:00 | Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600                          |
| 517029245 | + Email/PDF: AIS.cocard.ebn@aisinfo.com     | Mar 14 2023 20:50:48 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 517029246 | + Email/Text: BKPT@cfna.com                 | Mar 14 2023 20:36:00 | Credit First, PO Box 81315, Cleveland, OH 44181-0315   |
| 517111468 | Email/Text: BKPT@cfna.com                   |                      |  |

District/off: 0312-1

Date Rcvd: Mar 14, 2023

User: admin

Form ID: cscnods

Page 2 of 3

Total Noticed: 28

|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   | Mar 14 2023 20:36:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  |
| 517029252 | + Email/Text: bankruptcy_notifications@ccsusa.com           | Mar 14 2023 20:37:00 | Liberty Mutual, Atten: Cred Collection Serv, PO Box 55126, Boston, MA 02205-5126  |
| 517112133 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com        | Mar 14 2023 20:50:53 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541   |
| 518586185 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Mar 14 2023 20:36:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386   |
| 518586186 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Mar 14 2023 20:36:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 517029255 | Email/Text: bankruptcy@td.com                               | Mar 14 2023 20:37:00 | TD Bank, PO Box 219, Lewiston, ME 04243   |
| 517029254 | + Email/Text: bncmail@w-legal.com                           | Mar 14 2023 20:36:00 | Target, PO Box 673, Minneapolis, MN 55440-0673  |

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        | *             | Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004  |
| 517170226 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| Anthony Landolfi        | on behalf of Debtor Robert M. Morace anthony@landolfilaw.com kathy@landolfilaw.com                            |
| Chester A. Luszcz       | on behalf of Creditor Lakes at Bankbridge Homeowners Association Inc. luszcz@comcast.net, blusycz@comcast.net |
| Denise E. Carlon        | on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com                    |
| George C. Greatrex, Jr. | on behalf of Creditor Lakes at Bankbridge Homeowners Association Inc. ggreatrex@sgglawfirm.com,               |

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User: admin

Page 3 of 3

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Jwebb@hillwallack.com;Ahenderson@hillwallack.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9